

Cumbria Flooding – Flood Bulletin 2

Date of bulletin: 26th November 2009

General Update

The number of new claims being notified to Cunningham Lindsey has slowed significantly with only a handful of new instructions received yesterday. However, our adjusters on site reported further raised water levels yesterday afternoon leading to some instances of new damage, so we wait to see the impact of this over the coming days.

As indicated in our previous bulletin, there is an increased commercial exposure for this event. So far 42% of claims received relate to commercial premises, which can be compared to a figure of 11% for the 2007 flood event.



CA13 0JF	CA13 9LQ
CA13 0JB	LA12 9DZ
CA13 9QS	CA10 2BD
CA13 9LU	CA12 5QF
CA12 5PG	CA13 9RG
CA13 9JS	CA12 5NT
CA13 9NB	CA13 9NQ
CA12 5NY	CA14 4AG
CA23 3DF	LA12 8BS
CA12 5PB	CA12 4RD

87% of flood claims received in the past week relate to the Cumbria area and the table opposite details the twenty worst affected postcodes according to the number of claims received.

Operational Response

The diversity of properties affected means that we have a variety of expertise on the ground in Cumbria. Our command centre in

Cockermouth is providing a local base to operate from – not just for our domestic and commercial loss adjusters, but also for our surveyors, Specialist Adjuster Network, Oriel contractors and fraud investigators.

Contact has been made with more than 98% of customers with only a few being difficult to track down. We have already visited the majority of claims with the remainder being visited by Friday this week. We have capacity to visit any further new instructions before the weekend should further claims result from the ongoing weather situation mentioned above.

Our intention is to handle this event very much as business as usual and, whilst adhering to any normal client supply chain requirements, will retain a strong focus on project managing each claim to ensure we do what is best for each individual circumstance. Our early cost related focus is on managing the extent of strip out as well as the drying regime to be employed and as such are working with disaster restoration companies to ensure they are being utilised where they best add value.

From a customer perspective we are conscious that this event is barely a month from Christmas and that customer frustration could develop if, just as the reinstatement phase of building repairs is getting underway, building contractors shut down for their customary 2 or 3 week holiday over the Christmas and New Year period. We are delighted to advise therefore that Oriel have arranged for their contractors engaged in this flood project to work over the Christmas break.

Earlier this week we met with Allerdale Building Control and they have confirmed that they will require full compliance with Part L and Part P requirements. This is likely to increase costs in Cockermouth for example, where much of the damaged property is in the Conservation area, but our reserves will take this into account.

We recognise that the accuracy of reserves will be high on the agenda, not least as we approach the financial year end for many insurers. We are therefore employing a number of mechanisms and checks to ensure that clients are presented with a robust reserve within 30 days of the initial visit.

Further regular updates will be issued to keep you informed over the coming weeks.

Mark Baird

Client Relationships Director
Surge Response Team

